Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

08/12/2009 11:48:56am Document Page 1 of 41 B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **WESTERN DIVISION (ROCKFORD)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Woodard, James R. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names) Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-3809 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 2901 Searles Ave., Apt. A103 Rockford, IL ZIP CODE ZIP CODE 61101 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 2901 Searles Ave., Apt. A103 Rockford, IL ZIP CODE ZIP CODE 61101 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Chapter 12 Corporation (includes LLC and LLP) Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over 5,001-___ 10,001-50,001-∐ 50-99 ∐ 200-999 ___ 1.000-___ 100-199 5.000 10.000 25,000 50.000 100.000 100.000 Estimated Assets

\$50,000,001

\$50,000,001

to \$100 million

to \$100 million

\$10,000,001

to \$50 million

\$10,000,001

to \$50 million

\$100,000,001

to \$500 million

\$100,000,001

to \$500 million

\$500,000,001

\$500,000,001

to \$1 billion

to \$1 billion

More than

\$1 billion

More than

\$1 billion

\$100,001 to

\$500,000

\$50,001 to \$100,001 to \$500,001

\$500,000

\$500,001

to \$1 million

to \$1 million

\$50,001 to

\$50,000 \$100,000

Estimated Liabilities

\$50,000 \$100,000

\$1,000,001

\$1,000,001

to \$10 million

to \$10 million

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main 08/12/2009 11:48:56am **Page 2** Document Page 2 of 41 B1 (Official Form 1) (1/08) Name of Debtor(s): James R. Woodard **Voluntary Petition** (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: Winnebago 93-51805 10/5/1993 Location Where Filed: Case Number: Date Filed: 11/19/1996 96-53060 Winnebago Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judae: **Exhibit B Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Philip H. Hart 08/12/2009 Philip H. Hart Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\mathbf{\Lambda}$ No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

B1 (Official Form 1) (1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): James R. Woodard

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ James R. Woodard

James R. Woodard

Telephone Number (If not represented by attorney)

08/12/2009

Date

Signature of Attorney*

X /s/ Philip H. Hart

Philip H. Hart Bar No. 03121821

philipha@uawlsp.com **UAW-Chrysler Legal Services Plan** 600 S. State Street, Ste. 200 Belvidere, IL 61008

Phone No. (815) 544-2525 Fax No. (815) 547-7857

08/12/2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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signature of For	eign Representa	ative)	
Printed Name of	Foreign Repres	ontativo)	

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 4 of 41

08/12/2009 11:48:58am

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re:	James R. Woodard	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main
08/12/2009 11:48:58am

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re:	James R. Woodard	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

	Continuation Sheet No. 1
_	not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be d by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 109(h) does not apply in this district.
I certify und	ler penalty of perjury that the information provided above is true and correct.
Signature of	Debtor: /s/ James R. Woodard James R. Woodard
Date: 0	08/12/2009

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main Document Page 6 of 41 08/12/2009 11:48:59am

B6A (Official Form 6A) (12/07)

In re	James R. Woodard	Case No.	
			(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot		\$0.00	

(Report also on Summary of Schedules)

Total:

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 7 of 41

Document Page 7 of 41

B6B (Official Form 6B) (12/07)

In re	James R. Woodard	Case No.	
		<u> </u>	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash on hand 2901 Searles Ave. Apt. A103 Rockford, IL 61101	-	\$5.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Chase Bank Rockford, IL	-	\$400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit Winn Co. Housing Authority Rockford, IL	-	\$385.00
4. Household goods and furnishings, including audio, video and computer equipment.		Household Goods 2901 Searles Ave. Apt. A103 Rockford, IL 61101	-	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing 2901 Searles Ave. Apt. A103 Rockford, IL 61101	-	\$300.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 8 of 41

O8/12/2009 11:49:00am

B6B (Official Form 6B) (12/07) -- Cont.

In re	James R. Woodard	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1				
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name	x			
each issuer. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Employee-Provided Pension Plan Chrysler LLC Corp. Detroit, MI Not part of debtor's estate	-	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			

Doc 1 Filed 08/13/09 Case 09-73417

Document

Entered 08/13/09 14:44:09 Desc Main
08/12/2009 11:49:00am Page 9 of 41

B6B (Official Form 6B) (12/07) -- Cont.

In re	James R. Woodard	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

		_		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 10 of 41

Document Page 10 of 41

B6B (Official Form 6B) (12/07) -- Cont.

In re	James R. Woodard	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Lincoln Town Car 2901 Searles Ave. Apt. A103 Rockford, IL 61101	-	\$8,500.00
		1998 Buick Skylark 2901 Searles Ave. Apt. A103 Rockford, IL 61101	-	\$1,500.00
		1988 Lincoln Continental 2901 Searles Ave. Apt. A103 Rockford, IL 61101	-	\$1,500.00
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	х			
31. Animals.	x			

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 11 of 41

OR 12/2009 11:49:00am

B6B (Official Form 6B) (12/07) -- Cont.

In re	James R. Woodard	Case No.	
		_	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	x			
	Ь—	4 continuation sheets attached	-	\$14 500 00

______ d____ continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Total >

\$14,590.00

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 12 of 41

Document Page 12 of 41

B6C (Official Form 6C) (12/07)

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Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
cash on hand 2901 Searles Ave. Apt. A103 Rockford, IL 61101	735 ILCS 5/12-1001(b)	\$5.00	\$5.00
Checking Account Chase Bank Rockford, IL	735 ILCS 5/12-1001(b)	\$400.00	\$400.00
Security deposit Winn Co. Housing Authority Rockford, IL	735 ILCS 5/12-1001(b)	\$385.00	\$385.00
Household Goods 2901 Searles Ave. Apt. A103 Rockford, IL 61101	735 ILCS 5/12-1001(b)	\$2,000.00	\$2,000.00
Clothing 2901 Searles Ave. Apt. A103 Rockford, IL 61101	735 ILCS 5/12-1001(a), (e)	100%	\$300.00
Employee-Provided Pension Plan Chrysler LLC Corp. Detroit, MI Not part of debtor's estate	735 ILCS 5/12-1006	100%	Unknown
1998 Buick Skylark 2901 Searles Ave. Apt. A103 Rockford, IL 61101	735 ILCS 5/12-1001(c)	\$2,400.00	\$1,500.00
		\$5,490.00	\$4,590.00

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 13 of 41 08/12/2009 11:49:02am

B6C (Official Form 6C) (12/07) -- Cont.

In re J	James R. Woodard	Case No.	
			(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

	Continuation Sheet No. 1		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1988 Lincoln Continental 2901 Searles Ave. Apt. A103 Rockford, IL 61101	735 ILCS 5/12-1001(b)	\$1,200.00	\$1,500.00
		\$6,690.00	\$6,090.00

Case 09-73417 Doc 1 Filed 08/13/09

Document

Entered 08/13/09 14:44:09 Page 14 of 41

Desc Main 08/12/2009 11:49:04am

B6D (Official Form 6D) (12/07) In re James R. Woodard

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) ACCT #:	CODEBTOR	WIFI	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN DATE INCURRED: NATURE OF LIEN: Auto Loan	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
DJ's Auto Sales 1218 Sandy Hollow Road Rockford, IL 61109		-	COLLATERAL: 1998 Buick Skylark REMARKS: VALUE: \$1,500.00				\$200.00	
ACCT #: xx-xx-xxxx-xxxx4-xx94-02 Illinois Title Loans 923 East State Street Rockford, IL. 61104		-	DATE INCURRED: NATURE OF LIEN: Auto Loan COLLATERAL: 1988 Lincoln REMARKS:				\$498.89	
ACCT #: xxxxxxxxxxxxxxx-9001 Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038-9704		-	DATE INCURRED: NATURE OF LIEN: Auto Loan COLLATERAL: 2002 Lincoln REMARKS:				\$12,725.35	\$4,225.35
			VALUE: \$8,500.00					
No continuation sheets attached	, I	•	Subtotal (Total of this I Total (Use only on last	_			\$13,424.24 \$13,424.24 (Report also on	\$4,225.35 \$4,225.35 (If applicable,

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

Doc 1 Filed 08/13/09 Document

Entered 08/13/09 14:44:09 Page 15 of 41

Desc Main 08/12/2009 11:49:05am

B6E (Official Form 6E) (12/07)

In re James R. Woodard

Case No.	
	(If Known)

√	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	No continuation sheets attached

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 16 of 41 08/12/2009 11:49:08am Page 16 of 41

B6F (Official Form 6F) (12/07) In re James R. Woodard

Case No.		
	(if known)	_

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CELIGOIC	DISPUIED	AMOUNT OF CLAIM
ACCT #: xxxxxx & xx1064 Addus Heathcare Formerly National Homecare Systems 5301 E. State Street #117 Rockford, IL 61108		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:					\$2,825.00
ACCT #: xxxxxxx66-02 AFNI 404 Brock Drive PO Box 3517 Bloomington, IL 61702-3517		-	DATE INCURRED: CONSIDERATION: Collecting for - MCI REMARKS:					\$84.32
ACCT #: xxxxxxxxxx Anderson Financial Network 404 Brock Drive P.O. Box 3097 Bloomington, IL. 61702-3097		-	DATE INCURRED: CONSIDERATION: Collections REMARKS:					\$168.00
ACCT #: xxxx1809 Arrow Financial 21031 Network Place Chicago, IL. 60673-1210	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Friedmans REMARKS:					\$227.51
ACCT #: xxxx1809 Arrow Financial 21031 Network Place Chicago, IL. 60673-1210		-	DATE INCURRED: CONSIDERATION: Collecting for - Friedmans REMARKS:					Notice Only
ACCT #: xxxxxx1785 AT & T P.O. Box 8212 Aurora, IL. 60572-8212		-	DATE INCURRED: CONSIDERATION: Phone Bill REMARKS:					\$13.21
5continuation sheets attached	<u> </u>	(Rep	(Use only on last page of the completed Sch port also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	T edu	ota ıle n tl	l > F.) ne)	\$3,318.04

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 17 of 41 08/12/2009 11:49:08am Page 17 of 41

B6F (Official Form 6F) (12/07) - Cont. In re James R. Woodard

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Capital Recovery Associate 4505 N. Front Street Harrisburg, PA 17110		-	DATE INCURRED: CONSIDERATION: Collecting for - The Pantry Inc. REMARKS:				\$131.00
ACCT#: xxx-xxx2705 Cash ASAP #317 4221 E. State Street Rockford, IL. 61108		-	DATE INCURRED: CONSIDERATION: Cash Advance REMARKS:				\$1,020.00
ACCT #: xxxx9150 Check N Go 160 N. Mulford Rockford, IL 61107		-	DATE INCURRED: CONSIDERATION: Cash Advance REMARKS:				\$1,848.15
ACCT #: xxx2513 Clear Rate Communications P.O. Box 27308 Lansing, MI 48909-7308		-	DATE INCURRED: CONSIDERATION: Phone Bill REMARKS:				\$173.51
ACCT #: Credit Bureau Systems Inc. 121 W. Dunbar Road Clarksville, TN 37040		-	DATE INCURRED: CONSIDERATION: Collecting for - Logan Memorial Hospital REMARKS:				\$129.00
ACCT #: xxxxxxxxxx Credit Protection Association P.O. Box 802068 Dallas, TX 75380		-	DATE INCURRED: CONSIDERATION: Collecting for - Insight Communications REMARKS:				\$28.00
Sheet no. <u>1</u> of <u>5</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		IS	hed to Su (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Related	T edu	n th	l > F.) ie	\$3,329.66

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 18 of 41 08/12/2009 11:49:08am Page 18 of 41

B6F (Official Form 6F) (12/07) - Cont. In re James R. Woodard

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Creditor's Protection Service P.O. Box 4115 Rockford, IL. 61110-0615			DATE INCURRED: CONSIDERATION: Collecting for -Rockford Health Physicans REMARKS:				Notice Only
ACCT #: GLA Collections Company 2630 Gleeson Lane P.O. Box 991199 Louisville, KY 40269-1199		•	DATE INCURRED: CONSIDERATION: Collecting for - Medical REMARKS:				\$636.00
ACCT #: Greentree Financial Corp. 500 Lanmark Towers Saint Paul, MN 55102-1642			DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Hillcrest Credit Agency 800 Park Street Bowling Green, KY 42101		-	DATE INCURRED: CONSIDERATION: Collecting for - James C. Dodson, M.D. REMARKS:				Notice Only
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		•	DATE INCURRED: CONSIDERATION: Collecting Metro Medical Services Inc. REMARKS:				Notice Only
ACCT #: xxxxA000 Marina Kropp, M.D. 4525 Forest View Ave. Rockford, IL 61108		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$18.52
Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$654.52	

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 19 of 41 08/12/2009 11:49:08am Page 19 of 41

B6F (Official Form 6F) (12/07) - Cont. In re James R. Woodard

Case No.		
	(if known)	_

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxA002 Mark Leroy Lundine, M.D. 2821 Glenwood Ave. Rockford, IL. 61101		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$124.51
ACCT #: xxxx1591 MCI 500 Technology Drive, Ste. 300 Weldon Springs, MO 63304		-	DATE INCURRED: CONSIDERATION: Phone Bill REMARKS:				\$168.63
ACCT #: xxxxxxxxx Medclear Inc. 507 Prudential Road Horsham, PA 19044-2308		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$29.00
ACCT #: xx-xxxxx1182 Merchants Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Collections REMARKS:				\$340.93
ACCT #: xx8132 Metro Medical Services Inc. 5112 Forest Hills Court Loves Park, IL 61111-8304		_	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$57.87
ACCT #: xxx8825 Miramed Revenue Group Dept. 77304 P.O. Box 77000 Detroit, MI 48277-0304		-	DATE INCURRED: CONSIDERATION: Collecting for - Medical Bills for Rockford Health REMARKS:				Notice Only
Sheet no. 3 of 5 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (าร	hed to Su (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Related	T edu	n th	l > F.) ne	\$720.94

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 20 of 41 08/12/2009 11:49:08am Page 20 of 41

B6F (Official Form 6F) (12/07) - Cont. In re James R. Woodard

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	A THE I GOID	AMOUNT OF CLAIM
ACCT #: xx8509 National Account systems of Madison, Inc P.O. Box 44207 Madison, WI 53744-4207		-	DATE INCURRED: CONSIDERATION: Collecting for - Rkf Rehab Medicine, SC REMARKS:				\$30.49
ACCT #: xxxxxxxxxxxxxxxxxxxxxx0037 National Geographic P.O. Box 63001 Tampa, FL 33663-3001		-	DATE INCURRED: CONSIDERATION: Magazine Subcription REMARKS:				\$34.00
ACCT #: xxxxxxxx NCO Financial Group 507 Prudential Road Horsham, PA 19044-2308		-	DATE INCURRED: CONSIDERATION: Collections REMARKS:				\$111.00
ACCT#: xxxxxxxx8234 North Shore Agency, Inc. P.O. Box 8901 Westbury, N.Y. 11590-8901		-	DATE INCURRED: CONSIDERATION: Collecting for - National Geographic REMARKS:				\$14.77
ACCT #: xxxxxxA395 Rockford Health Physicians Dept CH 10862 Palatine, IL 60055-0862	_	-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				Notice Only
ACCT #: xxxxxx4844 Rockford Memorial Hospital P.O. Box 14125 Rockford, IL. 61105	_	-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$36.06
Sheet no. <u>4</u> of <u>5</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	(Use only on last page of the completed Sci fort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Rela	nedı e, o	ota ule n tl	al > F.) he	

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 21 of 41 08/12/2009 11:49:08am Page 21 of 41

B6F (Official Form 6F) (12/07) - Cont. In re James R. Woodard

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx1435 Rockford Mercantile Agency 2502 S. Alpine Road Rockford, IL. 61108		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$51.45
ACCT #: 4148 Rockford Nephrology Associates P.O. Box 957 Rockford, IL 61105-0957		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$22.64
ACCT #: x3827 Rockford Urological Associates, Ltd. 351 Executive Pkwy. Rockford, IL 61107-5298		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$23.40
ACCT #: xx-xx8461 Superior Air Ground Ambulance Service P.O. Box 1407 Elmhurst, IL 60126		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$74.66
ACCT#: xxx-xxx6030 The Cash Store #303 1120 E. State Street Rockford, IL 61104	•	-	DATE INCURRED: CONSIDERATION: Cash Advance REMARKS:				\$765.00
Sheet no. <u>5</u> of <u>5</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	IS	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	T edu	n th	l > F.) ne	\$937.15 \$9,186.63

Doc 1 Filed 08/13/09 Document

Entered 08/13/09 14:44:09 Page 22 of 41

Desc Main 08/12/2009 11:49:10am

B6G (Official Form 6G) (12/07)

In re James R. Woodard

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

pired leases.
DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Storage Unit Contract to be ASSUMED
Apt. Lease Contract to be ASSUMED

Doc 1 Filed 08/13/09 Document

Entered 08/13/09 14:44:09 Page 23 of 41

Desc Main 08/12/2009 11:49:11am

B6H (Official Form 6H) (12/07)

ln ı	re J	ames	R. W	hooV	ard

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Doc 1 Filed 08/13/09 Document

Entered 08/13/09 14:44:09 Page 24 of 41

Desc Main 08/12/2009 11:49:12am

B6I (Official Form 6I) (12/07)

In re James R. Woodard

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse					
Single	Relationship(s): Age	(s):	Relationship(s	s):	Age(s):	
Omgio						
Employment	Dobtor		Chausa			
Employment:	Debtor Detired		Spouse			
Occupation Name of Employer	Retired Chrysler Corporation					
How Long Employed	30 years					
Address of Employer	3000 W. Chrysler Drive					
/ taa. 555 5p.5/5/	Belvidere, IL 61008					
	,					
INCOME: (Estimate of a)	verage or projected monthly income at	time case filed)		DEBTOR	SPOUSE	
	, salary, and commissions (Prorate if n			\$0.00		
Estimate monthly over	ertime			\$0.00		
3. SUBTOTAL				\$0.00		
4. LESS PAYROLL DE						
	ides social security tax if b. is zero)			\$31.00		
b. Social Security Tax	(\$0.00		
c. Medicare d. Insurance				\$0.00 \$0.00		
e. Union dues				\$2.00		
f. Retirement				\$0.00		
g. Other (Specify)	medical insurance premium			\$96.00		
h. Other (Specify)				\$0.00		
i. Other (Specify)				\$0.00		
j. Other (Specify) k. Other (Specify)				\$0.00 \$0.00		
· · · · · · · · · · · · · · · · · · ·	DOLL DEDUCTIONS		<u></u>	•		
5. SUBTOTAL OF PAY			_	\$129.00		
	LY TAKE HOME PAY			(\$129.00)		
	operation of business or profession or	farm (Attach deta	ailed stmt)	\$0.00		
 Income from real pro Interest and dividend 				\$0.00 \$0.00		
	s e or support payments payable to the o	debtor for the deb	itor's use or	\$0.00 \$0.00		
that of dependents lis				ψο.σσ		
11. Social security or gov	vernment assistance (Specify):					
SOCIAL SECURITY B				\$1,708.00		
 Pension or retirement Other monthly incom 				\$1,138.00		
a. DECEASED WIFE'S	PENSION FROM CHRYSL			\$249.00		
b.	-			\$0.00		
C				\$0.00		
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$3,095.00		
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lir	nes 6 and 14)		\$2,966.00		
	GE MONTHLY INCOME: (Combine col	•	ne 15)		966.00	
	==	101010 110111 11	,	Ψ=,		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

Doc 1 Filed 08/13/09 Document

Entered 08/13/09 14:44:09 Page 25 of 41

Desc Main 08/12/2009 11:49:13am

B6J (Official Form 6J) (12/07)
IN RE: **James R. Woodard**

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate so labeled "Spouse."	chedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$385.00
Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable	\$200.00 \$100.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$100.00 \$100.00 \$350.00 \$65.00 \$45.00 \$200.00 \$125.00 \$100.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$18.00 \$47.00 \$165.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: 2002 Lincoln b. Other: c. Other: d. Other:	\$496.00
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: Money to 19 yr old Grandson 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: Hair Care 17.b. Other: Storage 	\$200.00 \$32.00 \$115.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,743.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: None.20. STATEMENT OF MONTHLY NET INCOME	ng the filing of this
a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$2,966.00 \$2,743.00 \$223.00

Filed 08/13/09 Document

Entered 08/13/09 14:44:09 Page 26 of 41 Desc Main 08/12/2009 11:49:16am

B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re James R. Woodard Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	5	\$14,590.00		
C - Property Claimed as Exempt	Yes	2		'	
D - Creditors Holding Secured Claims	Yes	1		\$13,424.24	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$9,186.63	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,966.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,743.00
	TOTAL	20	\$14,590.00	\$22,610.87	

Doc 1 File

Filed 08/13/09
Document P

Entered 08/13/09 14:44:09 Page 27 of 41 Desc Main 08/12/2009 11:49:16am

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re James R. Woodard

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$2,966.00
Average Expenses (from Schedule J, Line 18)	\$2,743.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,387.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$4,225.35
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$9,186.63
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$13,411.98

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 28 of 41 08/12/2009 11:49:17am B6 Declaration (Official Form 6 - Declaration) (12/07) Page 28 of 41

In re James R. Woodard

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the f sheets, and that they are true and correct to the best of my	· · · · · · · · · · · · · · · · · · ·	22
Date 08/12/2009	Signature //s/ James R. Woodard James R. Woodard	
Date	Signature	
	[If joint case, both spouses must sign.]	

Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09

Desc Main 08/12/2009 11:49:19am

B7 (Official Form 7) (12/07)

NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

In re:	James R. Woodard	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$16,059.00 adjusted gross income for 2007

\$1,494.00 deceased wife's pension from Chrysler for 2009 up to June 30th

\$6,630.00 pension income from Chrysler for 2009 up to May 30th.

\$10,248.00 social security benefit for 2009 up to June 30th.

\$16,089.00 adjusted gross income for 2008

2. Income other than from employment or operation of business

None \square

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None $\sqrt{}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

 \checkmark

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Filed 08/13/09

Entered 08/13/09 14:44:09

Desc Main 08/12/2009 11:49:19am

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re: James R.	Woodard
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Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

Non-

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

Doc 1

Filed 08/13/09 Entered 08/13/09 14:44:09

Desc Main 08/12/2009 11:49:19am

B7 (Official Form 7) (12/07) - Cont.

Document Page 31 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

In re:	James R. Woodard	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	11. Closed financial accounts
None	List all financial associate and instrume

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

 $\sqrt{}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

 $\overline{\mathbf{M}}$

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

5059 Linden Road, #5108 same Moved

Rockford, IL November 2008

16. Spouses and Former Spouses

None \square

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Doc 1

Filed 08/13/09 Entered 08/13/09 14:44:09

Desc Main 08/12/2009 11:49:19am

B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

In re:	James	R.	Woodard
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Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the $\mathbf{\Lambda}$ Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is \square or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 $\overline{\mathbf{M}}$

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09

Desc Main 08/12/2009 11:49:20am

B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

In re: ,	James R.	Woodard
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Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19.	Books.	records	and	financial	statements
-----	--------	---------	-----	-----------	------------

None \square

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None $\overline{\mathbf{A}}$

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None $\overline{\mathbf{A}}$

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None $\overline{\mathbf{A}}$

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None \square

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None $\overline{\mathsf{M}}$

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None \square

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None \square

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

 $\sqrt{}$

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09

Desc Main 08/12/2009 11:49:20am

B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

Case No. In re: James R. Woodard (if known)

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5				
	23. Withdrawals from a partnership or distribu	itions by a cor	poration		
None 🗹			redited or given to an insider, including compensation in any form, during one year immediately preceding the commencement of this		
	24. Tax Consolidation Group				
None 🗹	If the debtor is a corporation, list the name and federal taxpa purposes of which the debtor has been a member at any time	•	umber of the parent corporation of any consolidated group for tax mmediately preceding the commencement of the case.		
None	25. Pension Funds If the debtor is not an individual, list the name and federal tax has been responsible for contributing at any time within six y		n number of any pension fund to which the debtor, as an employer, preceding the commencement of the case.		
 [If co	mpleted by an individual or individual and spouse]				
	are under penalty of perjury that I have read the answer	rs contained in th	e foregoing statement of financial affairs and any		
Date	08/12/2009	Signature	/s/ James R. Woodard		
		of Debtor	James R. Woodard		
Date		Signature of Joint Debtor (if any)			
Pena	olty for making a false statement: Fine of up to \$500.000	0 or imprisonmen	t for up to 5 years, or both.		

18 U.S.C. §§ 152 and 3571

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main Document Page 35 of 41 08/12/2009 11:49:21am

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: James R. Woodard CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate Attach additional pages if necessary.)

]
Property No. 1 Creditor's Name: DJ's Auto Sales 1218 Sandy Hollow Road Rockford, IL 61109	Describe Property Securing Debt: 1998 Buick Skylark
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): ☑ Claimed as exempt	
Property No. 2	
Creditor's Name: Illinois Title Loans 923 East State Street Rockford, IL. 61104 xx-xx-xxxx-xxxxx-xx94-02	Describe Property Securing Debt: 1988 Lincoln
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): ✓ Claimed as exempt	

Doc 1 Filed 08/13/09 Document

Entered 08/13/09 14:44:09 Page 36 of 41 Desc Main 08/12/2009 11:49:21am

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: James R. Woodard CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

		I	
Property No. 3			
Creditor's Name: Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038-9704 xxxxxxxxxxxxxxx001		Describe Property Securin 2002 Lincoln	g Debt:
Property will be (check one): ☐ Surrendered			
PART B Personal property subject to unexpired leas Attach additional pages if necessary.)	es. (All three colu	mns of Part B must be com	pleted for each unexpired lease.
Property No. 1	Described second	Duamantur	
Lessor's Name: Place for Space	Describe Leased Storage Unit	Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
P.O. Box 8116 Rockford, IL 61126			YES ☑ NO □
Property No. 2			
Lessor's Name: Rockford Housing Authority 223 S. Winnebago Street Rockford, IL 61102	Describe Leased Apt. Lease	Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES ☑ NO □

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09

B 8 (Official Form 8) (12/08)

Page 37 of 41 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

CASE NO IN RE: James R. Woodard

CHAPTER 7

Desc Main 08/12/2009 11:49:21am

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	08/12/2009	Signature	/s/ James R. Woodard ames R. Woodard	
			u	
Date		Signature		

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 28 of 41

08/12/2009 11:49:22am

B 201 (12/08)

Document Page 38 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: James R. Woodard

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7:</u> Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09

B 201 (12/08)

Document Page 39 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

Desc Main 08/12/2009 11:49:22am Page 2

IN RE: James R. Woodard

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code				
l,Philip H. Hart	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice			
required by § 342(b) of the Bankruptcy Code.				
/s/ Philip H. Hart				
Philip H. Hart, Attorney for Debtor(s)				
Bar No.: 03121821				
UAW-Chrysler Legal Services Plan				
600 S. State Street, Ste. 200				

Belvidere, IL 61008 Phone: (815) 544-2525 Fax: (815) 547-7857

E-Mail: philipha@uawlsp.com

Doc 1 File

Filed 08/13/09

Entered 08/13/09 14:44:09

Desc Main 08/12/2009 11:49:22am

Page 3

B 201 (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: James R. Woodard

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

James R. Woodard	X /s/ James R. Woodard	08/12/2009
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

Case 09-73417 Doc 1 Filed 08/13/09 Entered 08/13/09 14:44:09 Desc Main

Document Page 41 of 41 08/12/2009 11:49:24am

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: James R. Woodard CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

that compensation paid to me within or	ne year before the filing of the petition	
For legal services, I have agreed to ac	ccept:	\$0.00
Prior to the filing of this statement I have	ve received:	\$0.00
Balance Due:		\$0.00
The source of the compensation paid	to me was:	
☐ Debtor ☑	Other (specify) Pre-paid legal service through deb	otor's employer Chrysler Corporation
The source of compensation to be pair	id to me is:	
Debtor		
		tor's employer Chrysler Corporation
I have not agreed to share the aboassociates of my law firm.	ove-disclosed compensation with any	other person unless they are members and
a. Analysis of the debtor's financial sit bankruptcy;b. Preparation and filing of any petition	tuation, and rendering advice to the de n, schedules, statements of affairs and	btor in determining whether to file a petition in displan which may be required;
	-	
	CERTIFICATION	
	plete statement of any agreement or a	rrangement for payment to me for
08/12/2009	/s/ Philip H. Hart	
Date	Philip H. Hart UAW-Chrysler Legal Ser 600 S. State Street, Ste. Belvidere, IL 61008 Phone: (815) 544-2525 / philipha@uawlsp.com	200
	services rendered or to be rendered or is as follows: For legal services, I have agreed to accept to the filing of this statement I has Balance Due: The source of the compensation paid Debtor Debtor I have not agreed to share the abassociates of my law firm. I have agreed to share the above associates of my law firm. A copy compensation, is attached. In return for the above-disclosed fee, a. Analysis of the debtor's financial sit bankruptcy; b. Preparation and filing of any petition. Representation of the debtor(s), the accept that the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor(s) in this 1 certify that the foregoing is a comprepresentation of the debtor the certification that 2 certification the certif	For legal services, I have agreed to accept: Prior to the filing of this statement I have received: Balance Due: The source of the compensation paid to me was: Debtor Other (specify) Pre-paid legal service through debter of the source of compensation to be paid to me is: Debtor Other (specify) Pre-paid legal service through debter of the source of compensation to be paid to me is: Debtor Other (specify) Pre-paid legal service through debter of the source of compensation to be paid to me is: I have not agreed to share the above-disclosed compensation with any associates of my law firm. I have agreed to share the above-disclosed compensation with another associates of my law firm. A copy of the agreement, together with a list compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service fea. Analysis of the debtor's financial situation, and rendering advice to the debankruptcy; Department of the debtor at the meeting of creditors and confirmation. Representation of the debtor at the meeting of creditors and confirmation. By agreement with the debtor(s), the above-disclosed fee does not include the certify that the foregoing is a complete statement of any agreement or a representation of the debtor(s) in this bankruptcy proceeding. Os/12/2009 Is Philip H. Hart Philip H. Hart

/s/ James R. Woodard

James R. Woodard